From: "Glenn Hilliker" <glennhilliker768@msn.com> on 08/26/2004 06:14:17 AM

**Subject:** Study on Credit Bureaus Handling of Disputes

I am very frustrated by Lincoln Savings Bank of Aplington, IA For five years I had what they called a mortgage, but the never reported it to the credit bureas, when ask why not they told me they didn't want to pay the fee to report it so they then called it a personnal loan. Therefore, I am lacking the history of good payments made over those years.

"May the road rise up to meet you, may the wind always be at your back, and may your soul be in heaven 30 minutes before the Devil knows you are dead" an old Irish toast.

Glenn F. Hilliker a.k.a. Wolf Cougar